

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In Re: TAMARA FAYE MILLER

Case No. 13-30930-DOT

OBJECTION TO CONFIRMATION AND NOTICE OF HEARING

NOW COMES the Chapter 13 Trustee, Robert E. Hyman and moves this Court to deny confirmation of the plan filed March 25, 2013 as your Trustee would suggest the plan is not filed in good faith. Your Trustee is not sure he fully understands who the creditors are in this case but it appears to be the debtor's position that she has no lien on her residence which has a value of approximately \$300,000.00. She proposes a plan to pay 100% of her unsecured debt which is reflected in Schedule F in the amount of \$167,392.00. The total funding of this plan is only to be in the amount of \$104,384.00 and thus the plan is underfunded. For this reason your Trustee would suggest the plan should be denied confirmation.

NOTICE IS HEREBY GIVEN, PURSUANT TO LOCAL RULE 3015-2(E)(2) THAT A HEARING ON THIS MOTION WILL BE HELD AT U. S. BANKRUPTCY COURT, 701 EAST BROAD STREET, ROOM 5100 RICHMOND, VIRGINIA 23219, ON MAY 15, 2013, AT 11:10 A.M.

/s/ Robert E. Hyman
Robert E. Hyman, Trustee

Robert E. Hyman, Chapter 13 Trustee
1313 E. Main Street, Suite 339
P.O. Box 1780
Richmond, VA 23218-1780
(804)775-0979 VSB No. 55708

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing OBJECTION AND NOTICE OF HEARING was served by first-class mail, postage prepaid, this 30th day of April, 2013 upon debtor, Tamara Faye Miller, 9441 Deer Stream Drive, Mechanicsville, VA 23116.

/s/ Robert E. Hyman
Robert E. Hyman, Trustee

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re: **TAMARA FAYE MILLER**

)
) **Case No. 13-30930-DOT**
) **Chapter 13**

Debtor

NOTICE OF OBJECTION

Robert E. Hyman, Chapter 13 Trustee, has filed papers with the court to deny confirmation of the plan filed March 25, 2013.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the objection, or if you want the court to consider your views on the objection, then on or before seven (7) days before the date of the hearing, you or your attorney must:

 x File with the court, at the address shown below, a written response pursuant to Local Bankruptcy Rule 9013-1(H). If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

Clerk of Court
U. S. Bankruptcy Court
United States Courthouse
701 East Broad Street, STE 4000
Richmond, VA 23219

You must also mail a copy to:

Robert E. Hyman, Chapter 13 Trustee
P.O. Box 1780
Richmond, VA 23218-1780

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting that relief.

Date: April 30, 2013

/s/ Robert E. Hyman
Robert E. Hyman, Chapter 13 Trustee
P.O. Box 1780
Richmond, Virginia 23218-1780
(804) 775-0979 VSBN 5578

Certificate of Service

I hereby certify that I have this 30th day of April, 2013, mailed by first-class mail, postage prepaid or hand-delivered a true copy of the foregoing Notice of Objection to debtor, Tamara Faye Miller, 9441 Deer Stream Drive, Mechanicsville, VA 23116.

/s/ Robert E. Hyman
Robert E. Hyman, Trustee